

Dear Commission,

The proposal by the CBA to allow banking institutions ("bank") to qualify as business entities with which a banking customer ("customer") has a current "business relationship" is troubling. Although a customer has voluntarily associated herself with her bank, the bank has not shown the necessity to contact the customer via telephone. A sound proposal would be to require banks to contact a customer through written communications. As any frustrated customer could tell you, the bank will require that any important additions or alterations to the banking relationship between the bank and the customer be placed in a written communication to the bank. Banks will not authorize customers to perform necessary functions over the telephone, and so too should the bank be required to conduct important or necessary business through the mails. If however, the bank is not conducting important or necessary business over the telephone, rather they are performing advertising or commercial recruitment functions, why should the bank be allowed to burden the customer with such nonessential communication at the customer's home - her sanctuary. I would be sure that if the customer was given the right to contact the bank teller, the loan manager, or the branch manager at his home, on a mission to find out if any of those individuals was in the market for purchasing trash bags, this legislation/rule would be championed by a very different group of corporations. The PTA and The Boy and Girl Scouts may sign on, if they felt that their organizations could "take advantage" of the "business relationship" in order to further their own personal goals. In summation, the FCC should rally behind the party that is in the weaker bargaining position, the customer, and force the banks to conduct their financial fishing expeditions through the mails, like every other junk mail corporation out there. Thank you for your consideration.